

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
George M Light, Jr.  
Diana L Light  
Debtors

Case No. 18-01722-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Aug 17, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ George M Light, Jr., Diana L Light, 427 N. Main Street, Shrewsbury, PA 17361-1114
aty	+ Karina Velter, Pincus Law Group, PLLC, 2929 Arch Street, Suite 1700, Philadelphia, PA 19104-7327
5118051	+ Baltimore County, Marlyand, Ethan B. Hunt, Asst. County Atty, 400 Washington Ave., Suite 219, Towson, MD 21204-4606
5052872	John Deer Financial, PO Box 5327, Madison, WI 53705-0327
5052874	PNC Bank, Centralized Customer Assistance Tea, PO Box 1366, Pittsburgh, PA 15230-1366

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 17 2023 18:44:00	American Honda Finance Corporation, 3625 W. Royal Lane #200, Irving, TX 75063, UNITED STATES
cr	EDI: Q3G.COM	Aug 17 2023 22:33:00	Quantum3 Group LLC, as agent for Comenity Capital, PO Box 788, Kirkland, WA 98083-0788
5055938	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 17 2023 18:44:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5118050	Email/Text: RKULESZA@BALTIMORECOUNTYMD.GOV	Aug 17 2023 18:44:00	Baltimore County, Maryland, Ethan B. Hunt, Assistant County, 400 Washington Ave., St. 219, Townson, MD 21204
5052866	Email/Text: RKULESZA@BALTIMORECOUNTYMD.GOV	Aug 17 2023 18:44:00	Baltimore County Maryland, c/o Office of Budget and Finance, 400 Washington Ave., Room 150C, Towson, MD 21204-4665
5052867	EDI: BANKAMER.COM	Aug 17 2023 22:33:00	Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
5066353	EDI: BANKAMER.COM	Aug 17 2023 22:33:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
5052868	EDI: WFNNB.COM	Aug 17 2023 22:33:00	Comenity Capital Bank/True Value, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5074469	Email/Text: litbkcourtmail@johndeere.com	Aug 17 2023 18:43:00	John Deere Financial f.s.b., PO Box 6600, Johnston, IA 50131
5052869	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Aug 17 2023 18:44:00	EnerBank USA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
5053692	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Aug 17 2023 18:44:00	EnerBank USA, 1245 East Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
5052870	Email/Text: ECF@fayservicing.com	Aug 17 2023 18:44:00	Fay Servicing, PO Box 809441, Chicago, IL 60680-9441
5076805	Email/Text: ECF@fayservicing.com	Aug 17 2023 18:44:00	Fay Servicing, LLC, Bankruptcy Department,

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			3000 Kellway Dr., Ste 150, Carrollton, TX 75006
5052871	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 17 2023 18:44:00	Honda Financial Services, PO Box 6034, Newark, DE 19714-6034
5080721	Email/Text: Bankruptcy.Notices@pnc.com	Aug 17 2023 18:43:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5053492	+ EDI: RECOVERYCORP.COM	Aug 17 2023 22:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5052873	Email/PDF: ebnotices@pnmac.com	Aug 17 2023 18:54:19	PennyMac Loan Services LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
5070977	Email/PDF: ebnotices@pnmac.com	Aug 17 2023 18:54:07	PennyMac Loan Services, LLC, PO Box 2010, Moorpark, CA 93020
5073827	EDI: Q3G.COM	Aug 17 2023 22:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5077117	EDI: Q3G.COM	Aug 17 2023 22:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5052875	EDI: RMSC.COM	Aug 17 2023 22:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5052876	EDI: RMSC.COM	Aug 17 2023 22:33:00	Synchrony Bank/TJX, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Quantum3 Group, LLC as agent for MOMA Funding LLC., PO Box 788, Kirkland, WA 98083-0788

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	

District/off: 0314-1  
Date Rcvd: Aug 17, 2023

User: AutoDocke  
Form ID: 3180W

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on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust  
2015-1 amps@manleydeas.com

Adam Bradley Hall

on behalf of Creditor Wilmington Trust National Association Et Al... amps@manleydeas.com

Harry B. Reese

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Wilmington Trust National Association Et Al... bkgroup@kmlawgroup.com

Jill Manuel-Coughlin

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com

Karina Velter

on behalf of Creditor PENNYMAC LOAN SERVICES LLC karina.velter@powerskirn.com, brausch@pincuslaw.com

Michael R Caum

on behalf of Debtor 2 Diana L Light mikecaumesq@comcast.net

Michael R Caum

on behalf of Debtor 1 George M Light Jr. mikecaumesq@comcast.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Quantum3 Group LLC as agent for Comenity Capital Bank ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

William E. Craig

on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

William E. Craig

on behalf of Creditor Quantum3 Group LLC as agent for MOMA Funding LLC, successor in interest to Synchrony Bank  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1

George M Light Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8827

EIN --

Debtor 2

Diana L Light

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5539

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-01722-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

George M Light Jr.

Diana L Light

By the  
court:8/17/23Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**